



State of Connecticut

HOUSE OF REPRESENTATIVES STATE CAPITOL

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Insurance and Real Estate Committee
Public Testimony
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RANKING MEMBER
HOUSING COMMITTEE

MEMBER
ENERGY AND TECHNOLOGY COMMITTEE
INSURANCE COMMITTEE

TESTIMONY IN SUPPORT OF HOUSE BILL 5443

Good Morning Co-Chairs Senator Crisco, Representative Megna; Vice Chairs Senator Hartley, Representative Zoni; Ranking Members Senator Kelly, Representative Sampson; and esteemed members of the Committee:

I would like to provide testimony on HB 5443 An Act Concerning The Use of Breed of Dog as an Underwriting Factor For Homeowners And Tenants Insurance Policies. I appreciate the committee raising the bill and for giving residents the opportunity to be heard on this matter.

Connecticut has been a leader in Animal Welfare. Many residents of our state have opened up their hearts and homes to shelter and rescue animals. Many of these animals are what some may refer to as "Bully Breeds" Discrimination by insurance companies has put many of our good hearted state residents in a difficult position, from not being truthful with insurance companies, to losing rentals due to landlords not wanting the extra insurance cost, from not being able to get insurance coverage at all.

While I understand risk assessments, I'm also interested to know what the statistical data generates the increased rates, or denials of coverage. Last year when I presented this same legislation I repeatedly asked the insurance industry to provide statistics on dog bite claims and was told it wasn't information that could be shared. I did receive the attached OLR report with some data from one insurance company willing to supply data, others wouldn't share their data. It could be helpful if insurance companies looked at other variables, does the homeowner have a fenced yard, do they have a record with animal control for a roaming dog, has the dog been involved in an attack on a person or other animal, is the dog neutered or has the owner participated in obedience training with their dog.

I agree residents should pay an increased rate if they allow their dog or dogs to repeatedly roam from their yards, lack experience as a dog owner or have a dog with a history of biting or aggression. However, it doesn't seem fair to deny coverage to responsible dog owners based solely on their dogs breed.

I'm hopeful the Department of Insurance and the industry would be willing to do some research into the data of insurance pay outs for dog related claims, breeds, and also how many residents are paying the increased rates with no incidence, and how many were denied due to the breed of dog they have.

For example, say only one out of every five or ten thousand "bully breed" dogs had an incident that resulted in a claim, clearly the formula should be reviewed.

I fully support risk assessment and increased rates for higher percentage claims, homes directly on the water that aren't lifted having to have flood insurance, homes in tornado alleys etc, but just like residents can lower their rates if they install alarms, have smoke detectors or sprinklers, the same consideration should be afforded to responsible dog owners.